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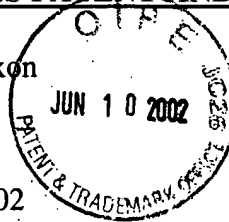
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Deborah A. Dixon

Appln. No. : 10/041,752

Filed : February 1, 2002

Title : SYSTEM AND METHOD FOR ASSET ACCUMULATION AND
RISK MANAGEMENT



Examiner : To be Assigned

Group Art Unit: 2166

BOX MISSING PARTS

Commissioner for Patents
Washington, D.C. 20231

**RESPONSE TO "NOTICE TO FILE MISSING
PARTS OF APPLICATION--FILING DATE GRANTED"**

Sir:

We have received a Notice To File Missing Parts of Application--Filing Date
Granted mailed on February 6, 2002. We are returning herewith a copy of that Notice and
original executed declaration and power of attorney identifying the application by its serial
number and filing date.

We are also enclosing herewith a check in the amount of \$761.00 which includes
filing fee (\$496.00), surcharge (\$65.00), and extension of time (\$200.00).

The Commissioner is hereby authorized to charge any additional fees which may
be required or credit any overpayment to our Deposit Account No. 02-4270.

Respectfully submitted,

Seth H. Ostrow, Reg. No. 37,410
BROWN RAYSMAN MILLSTEIN FELDER
& STEINER LLP
900 Third Avenue
New York, New York 10022
(212) 895-2000

Dated: May 31, 2002

I hereby certify that this paper is being deposited this date with the
U.S. Postal Service as First Class Mail addressed to:
Commissioner for Patents, Washington, D.C. 20231

Seth H. Ostrow, Reg. No. 37,410

May 31, 2002
Date



COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/041,752	01/07/2002	Deborah A. Dixon	4103/1

29858
BROWN, RAYSMAN, MILLSTEIN, FELDER & STEINER LLP
900 THIRD AVENUE
NEW YORK, NY 10022

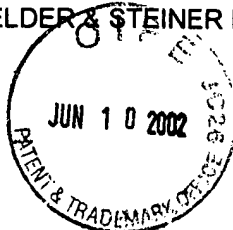
CONFIRMATION NO. 3202

FORMALITIES LETTER



OC000000007431486

Date Mailed: 02/06/2002



NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 370 to complete the basic filing fee for a small entity.
- Total additional claim fee(s) for this application is \$126.
 - **\$126 for 14 total claims over 20.**
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 561.**

A copy of this notice MUST be returned with the reply.

Customer Service Center

Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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